

REMARKS

Applicant's remarks, below, are preceded by quotations of the related comments of the Examiner in small, bold-face type.

4. Claims 1, 3-13, 15-25, and 27-42 are rejected under 35 U.S.C. 102(e) as being anticipated by *FOX* et al. (US 5,884,312).
FOX et al. teaches:
A computer-implemented method for providing access to an account of a second party, comprising:
inputting identification information receiving account information for the account of the second party [0009];
based on the identification information, receiving account information that defines a right of a first party to access computer programs associated with the account of the second party (abstract, [0016], claim 20);
accessing the account of the second party based on the account information [0010];

US 5,884,312 is *Dustan* et al., the patent discussed in the previous office action. Applicant assumes that the current rejection and Examiner comments are meant to refer instead to *FOX* et al. ("Fox"), US Patent Application Publication 2002/0069174.

Fox does not teach or suggest "enabling the first party to access the account of the second party based on the account information" as in Applicant's amended claim 1. Fox does not teach or suggest that the user ever accesses any part of an account of a second party, much less that the user can access the account of a second party based on account information. In Fox, a user can access his/her account with a financial institution. There is no mention in Fox that the user can "access the account of a second party," only that the user can access his/her own account. Furthermore, if the user is hypothetically considered to access the account for a financial institution, it is nonsensical because financial institutions do not have accounts. A user may have one or more accounts at a financial institution, but the financial institution itself does not have an account that the user in Fox may access other than his/her own account.

For at least these reasons, Fox does not anticipate and would not have made obvious claim 1. Claims 3-8 depend on claim 1 and are patentable for at least the same reasons as for

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claim 1. Independent claims 9, 13, 21, 25, 33, and 40-42 include limitations similar to claim 1 and are patentable for at least the same reasons as for claim 1, as are their dependent claims.

Applicant's discussion of particular positions of the Examiner does not constitute a concession with respect to any positions that are not expressly contested by the Applicant. Applicant's emphasis of particular reasons why the claims are patentable does not imply that there are not other sufficient reasons why the claims are patentable. Applicant's amendment of the claims does not constitute a concession that the claims are not allowable in their unamended form.

Applicant asks that all claims be allowed. Please apply any charges or credits to deposit account 06-1050, referencing the above attorney docket number.

Respectfully submitted,

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Version with markings to show changes

1. (Twice Amended) A computer-implemented method for providing access to an account of a second party, comprising:

inputting identification information for the account of the second party;

based on the identification information, receiving account information that defines a right of a first party to access computer programs associated with the account of the second party; and

enabling the first party to access [accessing] the account of the second party based on the account information.

13. (Twice Amended) A computer program stored on a computer-readable medium for providing access to an account of a second party, the computer program comprising instructions that cause a computer to:

input identification information for the account of the second party;

based on the identification information, receive account information that defines a right of a first party to access computer programs associated with the account of the second party; and

enable the first party to access the account of the second party based on the account information.